

OZZIE A. FARRES
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February 27, 2002

FILE NO: 52493.000251

UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket Number: **52493.000251**

First Named Inventor: **Geoffrey STIFF**

Title: **METHOD AND SYSTEM FOR GUARANTEEING MINIMUM PERIODIC
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT**

TO: **BOX PATENT APPLICATION**
Commissioner for Patents
Washington, D.C. 20231

Sir:

Attached are the following for filing with the U.S. Patent and Trademark Office:

1. ☒ Fee Transmittal Form (original and duplicate)
2. ☐ Small Entity Status Claimed: ☐ Independent Inventor
☐ Small Business Concern
☐ Non-Profit Organization
☐ Statement Enclosed
☐ Statement Filed in Prior Application; Status Still Proper and Desired
3. ☒ Specification - Total Pages: 38 (Including Abstract)

| CLAIMS AS FILED | | | | | | |
|-------------------------------------------------|--------------|------------------|-------|--------------|--------------|-------------|
| | Claims Filed | Basic Fee Claims | Extra | Rate | | Amount |
| | | | | Large Entity | Small Entity | |
| Total Claims | 44 | 20 | 24 | \$ 18.00 | \$ 0.00 | \$ 432.00 |
| Independent Claims | 7 | 3 | 4 | \$ 84.00 | \$ 0.00 | \$ 336.00 |
| First Presentation of Multiple Dependent Claims | | | | \$ 280.00 | \$ 0.00 | \$ 0.00 |
| BASIC FEE | | | | \$ 740.00 | \$ 0.00 | \$ 740.00 |
| TOTAL FILING FEE | | | | | | \$ 0.00 |
| Assignment Recordation Fee | | | | | | \$ 40.00 |
| TOTAL AMOUNT ENCLOSED | | | | | | \$ 1,548.00 |

4. ☒ Drawings - Total Sheets: 8 (Fig(s). 1 - 8)

18. ☐ Continuation ☐ Divisional ☒ Continuation-in-Part of
Prior Application No.: 09/876,053 filed June 8, 2001

☐ Incorporation By Reference (useable if Box 5b is marked)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 5b, is considered as being part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application papers.

☐ Complete Application Based on Provisional Application No.: _____
filed _____

19. Please address all correspondence to:

☒ CUSTOMER NUMBER

| |
|-------|
| 21967 |
|-------|

☐
Intellectual Property Department
Hunton & Williams
1900 K Street, N.W.
Suite 1200
Washington, DC 20006-1109

20. ☐ A new power of attorney or authorization of agent (PTO/SB/81) is as follows:

☐ The power of attorney is to:

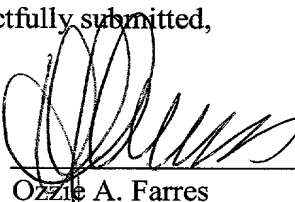
☐ Please remove as power of attorney:

☐ Please add as power of attorney:

21. ☒ A check in the amount of \$ 1,548.00 is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any such variance to **Deposit Account No. 50-0206**.

Respectfully submitted,

By:

 2/27/02
Ozzie A. Farres
Registration No. 43,606

OAF/tlc
Enclosures

FEE TRANSMITTAL

BOX PATENT APPLICATION

Complete If Known

| | |
|----------------------|-----------------------|
| Application No. | To Be Assigned |
| Filing Date | February 27, 2002 |
| First Named Inventor | Geoffrey STIFF et al. |
| Examiner Name | To Be Assigned |
| Group Art Unit | To Be Assigned |
| Attorney Docket No. | 52493.000251 |

Total Amount Of Payment (\$)**1,548.00.**

METHOD OF PAYMENT (check one)

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to **Deposit Account No. 50-0206** in the name of Hunton & Williams.

2. ☒ Check Enclosed. The Commissioner is hereby authorized to charge any variance between the amount enclosed and the Patent Office charges to **Deposit Account No. 50-0206** in the name of Hunton & Williams, 1900 K Street, N.W., Suite 1200, Washington, D.C. 20006-1109.

FEE CALCULATION

1. **BASIC FILING FEE** ☒ Large Entity ☐ Small Entity

| | FEE PAID |
|------------------------|-------------|
| Utility Filing Fee | \$ 1,548.00 |
| Design Filing Fee | \$ |
| Plant Filing Fee | \$ |
| Reissue Filing Fee | \$ |
| Provisional Filing Fee | \$ |

FEE CALCULATION (continued)

3. ADDITIONAL FEES

| Fee Description | Fee Paid |
|---------------------------------------------------------------------------------|----------|
| <input type="checkbox"/> Surcharge - late filing fee or oath | \$ |
| <input type="checkbox"/> Surcharge - late provisional filing fee or cover sheet | \$ |
| <input type="checkbox"/> _____ Month Extension of Time | \$ |
| <input type="checkbox"/> Notice of Appeal | \$ |
| <input type="checkbox"/> Filing Brief in Support of Appeal | \$ |
| <input type="checkbox"/> Request for Oral Hearing | \$ |
| <input type="checkbox"/> Utility Issue Fee (or Reissue) | \$ |
| <input type="checkbox"/> Design Issue Fee | \$ |
| <input type="checkbox"/> Plant Issue Fee | \$ |
| <input type="checkbox"/> Petition to Commissioner | \$ |
| <input type="checkbox"/> Petition to Revive (Unavoidable) | \$ |
| <input type="checkbox"/> Petition to Revive (Unintentional) | \$ |
| <input type="checkbox"/> Petitions Related to Provisional Applications | \$ |
| <input type="checkbox"/> Submission of Information Disclosure Statement | \$ |
| <input type="checkbox"/> Filing Submission After Final Rejection | \$ |
| <input type="checkbox"/> Recording Each Patent Assignment Per Property | \$ |
| <input type="checkbox"/> Filing Request for Reexamination | \$ |
| <input type="checkbox"/> Other (specify) _____ | \$ |

2. EXTRA CLAIMS FEES

CLAIMS AS AMENDED

| For | Number Present | Highest Number Paid For | Extra | Rate | | Amount |
|---------------------------|----------------|-------------------------|-------|--------------|--------------|-----------|
| | | | | Large Entity | Small Entity | |
| TOTAL CLAIMS | 44 | 20 | 24 | x \$ 18.00 | x \$ 0.00 | \$ 432.00 |
| INDEPENDENT CLAIMS | 7 | 3 | 4 | x \$ 84.00 | x \$ 0.00 | \$ 336.00 |
| MULTIPLE DEPENDENT CLAIMS | | | | \$ 280.00 | \$ 0.00 | \$ 0.00 |
| TOTAL EXTRA CLAIMS FEES | | | | | | \$ 768.00 |

SUBMITTED BY

Complete (if applicable)

Typed or Printed Name Ozzie A. Farres

Registration No. 43,606

Signature

Date

February 27, 2002